

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CIANCIOLO, TERESA ANN § Case No. 09-40902
TINERELLA, TERESA ANN §
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GLENN R. HEYMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 10/13/2010 in Courtroom 642, United States Courthouse Courthouse, 219 S. Dearborn Street Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/15/2010

By: /s/Glenn R. Heyman
Trustee

GLENN R. HEYMAN
135 S. LaSalle Street, #3705
Chicago, IL 60603
(312) 641-6777

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In re: CIANCIOLO, TERESA ANN § Case No. 09-40902
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 12,945.25
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 12,945.25

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>GLENN R. HEYMAN</u>	\$ 2,044.45	\$
Attorney for trustee	\$	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 58,790.12 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	PYOD LLC its successors and assigns as assignee of Citibank	\$ <u>224.00</u>	\$ <u>41.53</u>
<u>2</u>	PYOD LLC its successors and assigns as assignee of Citibank	\$ <u>30,437.84</u>	\$ <u>5,643.75</u>
<u>3</u>	PYOD LLC its successors and assigns as assignee of Citibank	\$ <u>1,646.49</u>	\$ <u>305.29</u>
<u>4</u>	Chase Bank USA, N.A.	\$ <u>1,390.35</u>	\$ <u>257.80</u>
<u>5</u>	Chase Bank USA, N.A.	\$ <u>15,015.65</u>	\$ <u>2,784.19</u>
<u>6</u>	PYOD LLC its successors and assigns as assignee of Citibank	\$ <u>9,520.12</u>	\$ <u>1,765.21</u>
<u>7</u>	HSBC Bank Nevada, N.A. (Bon Ton)	\$ <u>555.67</u>	\$ <u>103.03</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 1,959.93 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>8</u>	<u>CitiCorp Trust Bank</u>	<u>\$ 1,959.93</u>	<u>\$ 0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/GLENN R. HEYMAN

Trustee

GLENN R. HEYMAN
135 S. LaSalle Street, #3705
Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-40902

User: mgonzalez
Form ID: pdf006

Page 1 of 1
Total Noticed: 20

Date Rcvd: Sep 16, 2010

The following entities were noticed by first class mail on Sep 18, 2010.

db +Teresa Ann Cianciolo, 8160 W Fullerton Ave, River Grove, IL 60171-1778
aty +Nathan E Curtis, Geraci Law L.L.C., 55 E. Monroe # 3400, Chicago, IL 60603-5920
tr +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705,
Chicago, IL 60603-4101
14656984 ++ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
(address filed with court: Alliant Credit Union, Attn: Bankruptcy Dept., 11545 W Touhy Ave,
Chicago, IL 60666)
14656985 +BAC HOME LNS LP/Ctrywd, Attn: Bankruptcy Dept., 450 American St, Simi Valley, CA 93065-6285
14656996 +CHASE, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822
14656995 +CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241
15042872 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14656992 +Chase/BEST BUY, Attn: Bankruptcy Dept., Po Box 15298, Wilmington, DE 19850-5298
15819773 CitiCorp Trust Bank, P.O. Box 140489, Irving, TX 75014-0489
14656994 +Citifinancial Retail S, Attn: Bankruptcy Dept., Po Box 22066, Tempe, AZ 85285-2066
14656987 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
14656988 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
14656990 +HSBC Bank Nevada N.A. Bon Ton, 3936 E F. Lowell Rd Ste 200, Tucson, AZ 85712-1083
15415172 +HSBC Bank Nevada, N.A. (Bon Ton), Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
14656991 +Mcydsnb, Attn: Bankruptcy Dept., 9111 Duke Blvd, Mason, OH 45040-8999
14656981 +Nationwide Credit & CO, Attn: Bankruptcy Dept., 9919 W Roosevelt Rd,
Westchester, IL 60154-2774
15006800 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14656993 +THD/CBSD, Attn: Bankruptcy Dept., Po Box 6497, Sioux Falls, SD 57117-6497
14656989 +TransUnion, Attn: Bankruptcy Dept., P.O. Box 1000, Chester, PA 19016-1000

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14656986* +BAC HOME LNS LP/Ctrywd, Attn: Bankruptcy Dept., 450 American St, Simi Valley, CA 93065-6285
14656997* +CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241
14656982* +Nationwide Credit & CO, Attn: Bankruptcy Dept., 9919 W Roosevelt Rd,
Westchester, IL 60154-2774
14656983* +Nationwide Credit & CO, Attn: Bankruptcy Dept., 9919 W Roosevelt Rd,
Westchester, IL 60154-2774

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2010

Signature:

